

## [Speaking UP Pays](#)

In “[Sandy Victims Cry Foul Over Insurance](#)” a recent piece that included Executive Director Amy Bach, CNN reporter Deborah Feyerick captured the bad and good news. The bad news is the fear and frustration Sandy victims are experiencing when told the damage to their home isn’t covered by the insurance they’ve been paying for – in most cases – 30+ years without ever having made a major claim. The good news is that [speaking up](#); [complaining effectively](#) and [getting help](#) – can get a claim denial reversed.

But we can’t sugar coat it – plain and clear policy [exclusions for flood, mold and water damage are hard to overcome](#). That’s why [UP is proposing reforms to elected officials nationwide](#) that include banning unfair policy wording and making the repair/recovery dollars flow more quickly to insured disaster victims.

In the meantime, what can you do to protect yourself and your assets? Follow UP’s buying tips, including our most recent one on [how flood insurance will cover mudflow](#).